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The influence of a financial management course on couples' relationshp quality

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Table of Contents

List of Figures

List of Tables

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Abstract

This study investigates the relationship quality of 32 couples who were enrolled in a personal finance management course called Financial Peace University. The purpose of the study is to understand the influence of the 13-week course on the couples' relationship quality. Two research questions guided this study. The first asks whether couples who attend Financial Peace University report an improvement in their relationship quality, accounting for time living together and income. The second asks whether couples report an increase in their adherence to the recommendations of the course, conceptualized as "involvement," accounting for time living together and income. Two self-report survey measures were used to collect the data. An involvement measure was developed based on the content of the course to determine whether participants were implementing the financial practices recommended in the course, such as having an emergency fund, keeping a budget, and balancing their checkbook. Relationship quality was measured using the Dyadic Adjustment Scale. There were three waves of data collection. The first data were collected during the first class, the second at the last class 13 weeks later, and a follow-up was conducted 6 months after the last class. Data analysis was conducted using a General Linear Model procedure. Results indicate a statistically significant improvement in relationship quality over time. Involvement in the course was found to be associated with relationship quality. Implications for those who might enroll in the course, for family therapists, and for financial counselors are explored.

Chapter 1: Introduction

Couples who have conflict over money often report lower relationship quality. Research has linked couple financial strain to increased emotional distress for both the husband and the wife (Gudmundson, Beutler, Israelsen, McCoy, & Hill, 2007). Other research has found that financial factors predicted 15% of marital satisfaction, while couples' perceived magnitude of financial problems had an inverse relationship with relationship quality (Kerkmann, Lee, Lown, & Allgood, 2000).

Like many studies that have found a negative relationship between financial stressors and relationship quality, other studies indicate that financial satisfaction is predictive of marital quality. A research team (Grable, Britt, & Cantrell, 2007) surveyed 361 respondents about their financial and marital satisfaction and financial variables. They found that high financial satisfaction was a strong predictor of marital quality. In fact, none of the respondents who were financially satisfied reported thinking about divorce often or very often. In another study, Dew (2008) found that completely paying off consumer debt was positively related to marital satisfaction.

Couples who are experiencing difficulty managing their personal finances may choose to attend a financial management course. One such course is called Financial Peace University (FPU). FPU is a 13-week course, open to individuals around the country, most often at churches, but also at job sites, military bases, nonprofit organizations, or community groups. Dave Ramsey (2003), the author of the course, is the author of several books about personal finance, as well as the host of nationally syndicated radio and television shows. He is perhaps best known for teaching people to get out of debt. The course consists of 13 lessons by DVD, a workbook (Lampo Group, Inc., 2006), and a book by Ramsey (Ramsey, 2003).

Ramsey advertises that those who attend FPU often find that their relationships improve. An online promotional video for the course contained the message, “Your marriage is rocky. In Financial Peace University you will learn: The secret to improving your marriage!” (Lampo Group, Inc., 2007). However, it is unclear whether this claim is accurate, or whether it is simply designed to entice more couples to take the course. The claim is likely based on anecdotal feedback from couples who have taken the course and have reported an improved relationship. However, no studies have been found that validate the claim. The current study appears to be the only to date that investigates the influence of attending a financial management course, and FPU in particular, on couples’ relationship quality.

Some research, discussed in the next chapter, indicates that the crux of much couple conflict over money is a lack of communication. If this is accurate, then going through a financial management course may prove helpful to such couples because it provides a framework for systematically learning about and discussing financial topics. The course may allow the couple to learn not only content that may be helpful in managing their finances, but also to learn about their partners’ attitudes and beliefs about finances. An additional benefit of such a course is that attendees are often members of a preexisting social support system, since most students enroll in FPU after learning that it is offered in their church or other social establishment with which they already affiliate. Discussing financial concerns with others may help to normalize many of the issues that couples had previously felt they were alone in dealing with.

The purpose of this study is to investigate Ramsey's claim that couples experience an improved relationship quality in connection with attending FPU. The study assesses couples' relationship quality at the first class of FPU, at the end of the course 13-weeks later, and again six months following the conclusion of the course. Two research questions guided the present study.

RQ1: Do couples who attend Financial Peace University report an improvement in their relationship quality, accounting for time living together and income?

RQ2: Do couples who attend Financial Peace University report an increase in involvement in the course, accounting for time living together and income?

The null hypothesis was assumed for both questions.

Chapter 2: Review of Literature

This review of the literature will first address the theoretical frameworks that have been found in other studies of personal finance and relationship quality: social exchange theory and Conger's family stress theory. Following this, other literature will be presented that discusses two main themes, 1) the link between financial stress and relationship quality, and 2) couples' discomfort regarding discussing finances.

Theoretical Frameworks

A review of the literature revealed two theories that predominated studies regarding couples' finances and their relationship quality. The first is Thibault & Kelley's (1959) social exchange theory (Britt, Grable, Nelson Goff, & White, 2008; Dew, 2008; Kerkmann, Lee, Lown, & Allgood, 2000). The second is Conger's family stress theory (Conger, Elder, Lorenz, Conger, Simons, Whitbeck, Huck, & Melby, 1990; Gudmunson, Beutler, Israelsen, McCoy, & Hill, 2007; Papp, Cummings, & Goeke-Morey, 2009). What follows is a review of the studies of finances and relationship quality that use social exchange theory and family stress theory as conceptual frameworks.

Social Exchange Theory

Social exchange theory (Thibault & Kelley, 1959) can be used as a theoretical framework to understand how couples' financial management practices and relationship quality are interrelated. According to social exchange theory, a cost is defined as anything that a person dislikes or as an opportunity cost. A reward, on the other hand, is any physical, psychological, or social pleasure or benefit. When costs exceed rewards, a loss occurs, and when rewards exceed costs, a profit occurs. In this framework, people consider costs and rewards when making decisions. Calculating costs and rewards regarding intimate relationships is very common (Ingoldsby, Smith, & Miller, 2004).

Britt and her colleagues (2000) used social exchange theory in their research of how perceived spending behaviors influence relationship quality. Using social exchange theory to frame their review of the literature, they hypothesized that negative perceptions about a partner's spending behaviors are considered to be costs in a relationship. Results supported social exchange theory, indicating that those who perceived their partner's spending behaviors negatively were more likely to report low relationship quality. However, participants' relationship quality was not influenced by the perceptions of their own or joint spending behaviors.

In his study of debt and relationship quality among newlyweds, Dew (2008) notes the role of expectations within social exchange theory. He asserts that as relationship quality rises and falls, couples compare the costs and benefits of their relationship with their expectations of the relationship. Higher relationship quality is a product of the cost/benefit assessment meeting or exceeding the expectation of the relationship. Lower relationship quality reflects the cost/benefit assessment falling below relationship expectations. Over time, the cost/benefit assessment may change, or relationship expectations may change, either one resulting in changes in relationship quality.

Kerkmann and her colleagues (2007) used social exchange theory in their investigation of financial management, financial problems, and marital satisfaction among recently married university students. They note that the concept of relationship quality is grounded in social exchange theory, as well as role theory and symbolic interaction theory. Based in these theories, they define relationship quality as "a subjective evaluation of the overall degree to which needs, expectations, and desires are met in [the relationship]" (p. 55). They further define financial management as a concept rooted in utility theory and ecology theory. They borrow Bubolz & Sontag's (1993) definition of financial management as the "planning, implementing, and evaluating by family members that is involved in the allocation of their current flow of family income and their stock of wealth toward the end of meeting the family's implicit or explicit goals" (p. 103). These definitions of relationship quality and of financial management are suitable for the current study.

Within the context of this study, partners' perceptions about how they manage their finances, both separately and together, is likely to change during a financial management course. Assuming the course improves financial management, exchange theory would predict that relationship quality would improve as well. However, attending a two-hour class together once a week for 13 weeks without children is likely to be a change from couples' regular routine, which is also likely to influence couples' perceptions of their relationship quality. Therefore, using social exchange theory to frame a review of the literature, it can be hypothesized that going through a financial management course may influence couples' relationship quality. In the present study, it is unclear whether relationship quality would improve or decline, therefore the null hypothesis is assumed in each analysis.

Conger's Family Stress Theory

Conger's family stress theory describes the process whereby financial strain affects relationship quality. Conger et al. use the Iowa Project studies which link family financial stress to a wide range of negative psychological and behavioral outcomes, including depression (Conger et al., 1990; Conger, Reuter, & Conger, 2000) and hostility (Conger &

Conger, 2002). They also have found that economic stressors negatively influence couples' communication (Conger et al., 1990; Conger, Reuter, & Elder, 1999). When couples experience economic stress, they tend to increase their hostility, while reducing their warmth and supportive behaviors toward each other. The increased hostility and reduced warmth and support can reduce couples' relationship quality. In conditions of financial hardship, men have been most likely to initiate couple fights, presumably because they feel more of the pressure to fill the provider role and feel financial strain more acutely (Conger et al., 1990).

Papp and her associates (2009) used family stress theory to examine the role of money as a topic of relationship conflict. They suggest that the model falls short by regarding only the deprivation of money as a source of conflict. They found that money deprivation accounted for only a minority of couple conflicts in their sample. Couples also conflicted over money when there was sufficient money to meet their daily needs. They claim, therefore, that the model does not sufficiently explain why conflict continues to occur over money when it is not scarce.

Gudmunson et al. (2007) used the family stress model with a nationally representative sample of the U.S. to investigate financial strain and relationship instability. They found that couple quality time mediated the relationship between financial stress and relationship quality. They state that their study adds to previous findings related to the family stress model by investigating couple quality time. In a related study, DeGarmo (2008) administered a survey of 382 married individuals with at least one child at home and found that couples who go on dates at least every other week reported higher marital satisfaction. It is possible that many of the couples who might attend a weekly and recurrent course together without their children, and who are asked to read and discuss content of the course between classes, would consider the time spent on the course as couple quality time.

This literature suggests that the family stress model can explain the role of time and communication in couple's relationship quality. A financial management course, indeed any course, that couples are able to attend together is likely to increase opportunities for the couple to spend quality time together and to communicate with each other. Because the course is about personal financial management, a topic that many couples find uncomfortable discussing, it is likely to facilitate couple communication that either would not otherwise have occurred without taking the course, or that might have occurred with greater levels of anxiety.

Finances and Relationship Quality

Two major themes were found in the literature regarding personal finances and relationship quality. The first is that financial disagreements and financial strain often have a negative influence on relationship quality. The second theme is that couples are not communicating much about their finances, which can lead to misunderstandings that can lower relationship quality. These two main themes are discussed below. Additionally, some researchers advocate that family therapists and financial counselors work together (Brock & Barnard, 1998; Gale, Goetz, & Bermudez, 2009; Kerkmann, Lee, Lown, & Allgood, 2000).

Financial strain

One source of financial strain that can lead to relationship problems is debt. Researchers of 1,010 newlywed couples identified four main sources of debt, which were credit cards, auto loans, school loans, and medical expenses, but they did not include home mortgages (Skogrand, Schramm, Marshall, & Lee, 2005). Seventy percent of the participants brought at least one kind of debt into the marriage, which is not surprising given that many Americans go into debt early in life (Allen, Edwards, Hayhoe, & Leach, 2007). All debt was associated with lower marital satisfaction, but credit card debt and auto loan debt had the highest correlations with lower marital satisfaction. The couples reported debt as the most problematic difficulty that they encountered in the first months of their marriage. Debt can have a negative effect on subjective well-being as well. For example, individuals who fall behind in their mortgage payments are more likely to report visiting their general practitioner (Nettleton & Burrows, 1998).

Financial strain can also affect couples' feelings of validation, power, freedom, respect, happiness, and security within a relationship (Washburn & Christensen, 2008). Indeed, Shapiro (2007) makes the case that money serves as a metaphor for power and other relational dynamics throughout the life course. She presents excerpts from transcripts of couples' discussions about money, and notes that money often symbolizes, in addition to power, acknowledgement, caring, commitment, competence, control, and security.

Length of relationship and age. Length of relationship and age have been found to influence couple's disagreements about money, whereas income and education have not. Lawrence, Thomasson, Wozniak, and Prawitz (1993) found no relationship between income and arguments over finances, suggesting that those with higher incomes are just as likely to argue over money as those with lower incomes. Education level did not influence couples' financial disputes either. They noted, however, that arguments over finances decrease as age increases. The relationship between age and fewer financial arguments may be the product of survivorship bias. That is, couples who tend to disagree more will tend to dissolve their relationships earlier, whereas couples who disagree less are more likely to survive. As such, one should expect length of relationship to influence couples' relationship quality, holding other factors constant. This is supported by Wu & Penning (1997) who noted that those who have been in their relationships for shorter amounts of time are typically younger, less mature, have less stable employment, and have a less stable sense of self compared to older individuals who have been in relationships for longer periods of time.

Minority populations. Some research has investigated the role of financial stress in the relationships of minority populations. In an exploratory study, twenty out of twenty African-American men cited financial strain as a factor contributing to their divorce (Lawson & Thompson, 1995). The authors note that the men worked multiple jobs to buffer lower wages and periodic unemployment, which left little time for the men to devote to their marital relationship.

In another study, Berger (1990) surveyed 92 gay male couples to determine how their relationships began and were maintained, as well as the types of conflicts that they encountered. Of the sample, 35 (39%) of the couples reported persistent money conflicts, despite generally high incomes. Berger surmised that the conflicts probably centered on the power dynamics of money management rather than stress from a lack of resources.

Some attention has also been given to women's perceptions of couples' financial management. A study that investigated different systems of household financial management concluded that when females earn less than males, as is prevalent in most heterosexual partnerships, the female feels less ownership over the family finances, even when both partners' incomes are pooled (Ashby & Burgoyne, 2009). In particular, they report that when the female partner is the lower earner, 21.5% reported shared ownership perceptions, whereas 38.1% of females who earned more than their partner reported shared ownership perceptions.

The Role of Communication

A prominent theme in the literature is that conflict over money may be a result of a lack of communication between partners about their finances. Some couples rarely discuss finances, or it may be a taboo topic (Klein, 1998; Olson, DeFrain, & Skogrand, 2007). For example, Pahl (1989) noted that many of her interviewees seemed to have rarely, if ever, talked about finances with anyone before. Couples' answers were brief and often contradictory, not out of any desire to avoid or obfuscate the truth, but because of unfamiliarity with discussing finances openly. Zagorsky, (2003) found that when spouses were interviewed separately about their finances, husbands reported figures that are 10% higher for income and 30% higher for net worth than their wives reported. Zagorsky further found that the couples who reported smaller financial differences were less likely to divorce than couples who reported greater financial differences, indicating that a healthy relationship likely includes the ability to discuss finances.

Couples who report spending less time together also report more relationship conflict. Gudmunson, Beutler, Israesen, McCoy & Hill (2007) present a model of financial strain and relationship conflict in which couples' financial strain leads to emotional distress for each partner, which then results in disagreements, fighting, and relationship instability. In a sample of 4,997 married couples from the National Survey of Families and Households, couple financial strain was weakly correlated to couple fights (r = .23, p <.

05) and negatively related to couple quality time (*r* = -.39, *p* < .05). There were no significant gender differences in the sample. Notable in Gudmunson et al.'s study was the finding that lack of couple quality time was the strongest indicator of marital instability, and that couples' available free time has diminished over the previous twenty years as work hours have increased. Less quality couple time indicates fewer opportunities to communicate about finances. Alternatively, less marital stability may be a motivating factor for couples to spend less time together in order to avoid conflict.

Some research indicates that conflicts over money can be severe, possibly leading couples to avoid discussing their finances. Papp, Cummings, and Goeke-Morey (2009) found that among 100 married couples with children, money was the sixth most frequent topic of disagreement in the house (18.85%), following the topics of children (37.65%), chores (24.6%), communication (21.9 %), leisure (19.8%), and work (19.1%). The authors note that that although money is discussed less frequently than other topics, money conflicts were more severe than the other conflicts, were less likely to be resolved, and were more persistent. Couples may be avoiding the discussion of money to avoid the contention or anxiety associated with previous discussions about money. Both husbands and wives in the study rated money as a topic of greater current and long-term importance to their relationship.

A lack of communication about finances can lead to misperceptions about partners' spending behaviors, which can lower relationship quality (Britt, Grable, Nelson Goff, & White, 2008). In a sample of 347 individuals on their perceived personal, partner, and joint spending behaviors, Britt et al. found that perceived personal spending and joint spending did not influence relationship quality, but the perception of a partner's financial behavior was negatively associated with relationship satisfaction (*r* = -.39, *p* = <.001). Only 3% of the variance in relationship satisfaction was due to outside financial stressors. The authors propose that some couple and family therapists and financial planners integrate couple and family counseling with financial counseling to provide a form of "financial therapy."

Collaboration of Family Therapists and Financial Counselors

Some scholars suggest that pre-marital specialists should help couples know that conflicts about money are likely to require additional relational consideration, since money struggles often represent broader relationship processes such as power, decision making, and self-esteem. Papp, Cummings, and Goeke-Morey (2009), for example, recommended that therapists and financial planners work together to counsel couples who are experiencing financial difficulties. A pilot project attempting just such collaboration has been described by Gale, Goetz, & Bermudez (2009) at the University of Georgia. Students in the Marriage and Family Therapy doctoral program and graduate students trained in financial planning worked with couples whose relationship issues were primarily financial in nature. They report using a five-session model of "relational financial therapy" that is aimed at reducing the couples' relationship problems and maladaptive financial behavior. Interventions include tracking expenses, gathering and organizing financial documents, discussing long-term goals, and examining gender roles, communication, and power dynamics in the relationship.

Combined relationship therapy and financial counseling may often be infeasible, in which case the authors recommend that referrals be made to the appropriate person. Kerkmann, Lee, Lown, & Allgood (2000) also recommend that financial counselors recognize when relationship issues are underlying couples' financial difficulties and make referrals to a couple and family therapist. Alternatively, couple and family therapists can refer couples in conflict over money to financial counselors. Brock and Barnard (1998) have noted that families experiencing relationship difficulties often insulate themselves from the outside in order to conceal their issues. They claim that focusing on their own problems tends to blind family members to the resources available around them. These outside resources are an untapped potential, offering families a ready-built social support system, such as can be found at work, school, or church. Brock and Barnard observe that therapists can often be helpful to clients by encouraging them to use these outside resources.

Couples who control their finances through budgeting, saving, and record keeping appear to be less likely to argue about money (Lawrence, Thomasson, Wozniak, & Prawitz, 1993). However, another study (Parrotta & Johnson, 1998) found that couples who fight about money may not be lacking knowledge about healthy financial management practices such as planning and saving. In their sample of 194 recently married individuals, couples' attitudes about finances, not their knowledge, turned out to influence financial management practices. Further, they found no moderating effect of financial knowledge on financial attitudes and financial management. The researchers did not investigate the direct influence of financial attitudes on relationship quality, but it is noteworthy for family therapists and financial planners alike to know that financial attitudes may be more important than financial knowledge. It is possible that going through FPU changes individuals' attitudes about money.

To conclude, literature was consulted that might guide the present study, which investigates Dave Ramsey's claim that going through FPU improves couples' relationship quality. Two theoretical frameworks were found in the literature regarding financial management and relationship quality, which are social exchange theory and Conger's family stress model. The literature indicates that financial stress has a negative influence on relationship quality. Research further indicates that many couples have difficulty discussing finances, which negatively impacts relationship quality. It has been recommended that family therapists and financial planners might want to work together to best serve their clients. The present study attempts to extend the family therapy literature and the personal finance literature by investigating whether couples who enroll in a financial management course experience an improvement in their relationship quality. The next chapter details the methodology that was used to conduct the study.

Chapter 3: Methodology

Data were collected at three separate occasions on the same participants over time. Three questionnaires were used in this study, an Initial Questionnaire that was given at the first FPU class, an End-of-Course Questionnaire that was given at the last FPU class, and a Follow-Up Questionnaire that was mailed to participants six months after the conclusion of the course. At least three waves of assessment are needed to reliably investigate change (Acock, van Dulmen, Allen, & Piercy, 2005). In the context of this study, a six-month follow-up was conducted because if there were any changes in relationship quality or involvement by the end of the course, it was desirable to determine whether those changes lasted. Three periods of observation can show whether change over time follows a linear or a curvilinear pattern. In research involving the implementation of a treatment, changes are often observed immediately following the treatment, but a post-test can determine whether changes hold over time. In this study, the treatment is attending FPU.

The Initial Questionnaire contained a section called “About you” and was included to gather demographic data from the participants. An address was requested in order to send the Follow-Up Questionnaires.

Two main instruments were used in the present study. The first is the Dyadic Adjustment Scale (Spanier, 1976) to measure participants’ relationship quality. The second instrument was created to measure participants’ involvement in the course by assessing whether they were following the core recommendations, such as keeping an emergency fund, balancing the checkbook, or following a budget. The Dyadic Adjustment Scale and the involvement measure are discussed further below.

Instruments

The Dyadic Adjustment Scale

The Dyadic Adjustment Scale (DAS; Spanier, 1976) is a 32-item instrument designed to assess the quality of the relationship as perceived by married or cohabiting couples. The total score can be used as a general measure of relationship quality. Factor analysis indicates that the instrument measures four aspects of the relationship: dyadic satisfaction, dyadic cohesion, dyadic consensus, and affectional expression (Appendix A indicates which items correspond to which subsection). Scores can range from 0 to 151, and higher scores reflect a better relationship.

Spanier obtained samples of married and divorced persons who would complete the DAS so that he could do a comprehensive item analysis and assessment of the instrument (Spanier, 1976). The DAS was normalized based on a sample of married (n=218) and divorced persons (n=94). Spanier found that the average age of the married sample was 35.1 years while the average age of the divorce sample was 30.4 years. The married sample had been married an average of 13.2 years, while the average length of the marriages for the divorced sample was 8.5 years. The mean score on the total DAS was 114.8 with a standard deviation of 17.8 for the married sample. The mean for the divorced sample was 70.7 with a standard deviation of 23.8.

The DAS exhibits good validity (Sharpley & Cross, 1982). It was first checked with logical content validity procedures. The DAS has shown known-groups validity by discriminating between married and divorced couples on each item. The instrument also has evidence of concurrent validity, correlating with the Locke-Wallace Marital Adjustment Scale (Spanier, 1976).

Involvement Measure

Involvement in the course was operationalized by participants' responses to questions about their personal money management. The involvement measure appears in the questionnaire under the heading, "About your personal money management" (Appendix D, Part A). The items in this section were created based on specific behaviors that FPU students are encouraged to employ, such as keeping a balanced checkbook and following a budget. These specific behaviors are explicitly recommended in the videos, the book and the workbook.

Three items were added to involvement measure of the End-of-Course Questionnaire because they were relevant indicators of involvement only during the course. Participants were not likely to be reading the book, using the buddy system, or using online resources before or after FPU. Thus, the End-of-Course Questionnaire includes the questions:

> During the course, how many of the assigned chapters from the book did you read? (Circle one.)
>
> | | | | |
> |---|---|---|---|
> | a. | None | c. | Most |
> | b. | Some | d. | All |
>
> During the course, did you use the buddy system............................ yes / no
>
> During the course, did you use any of the online resources?............ yes / no

The Initial Questionnaire contained 10 involvement items, the End-of-Course Questionnaire contained 13 involvement items, and the Follow-Up Questionnaire contained 10 involvement items. Since the number of involvement items was not equal, the involvement measure for each administration was averaged. The involvement variable, therefore, was the average of involvement items for each administration.

There were two other differences across the three administrations in the “About You” section. In the Initial Questionnaire, the last item in the section reads, “How much do you think you will gain from attending Financial Peace University?” In the End-of-Course Questionnaire and the Follow-Up Questionnaire, the item was changed to the past tense to read, “How much do you think you gained from attending Financial Peace University?” Finally, the Follow-Up Questionnaire contains a short-answer item which asked participants to write about the extent to which they did or did not experience improvement in their relationship as a result of going through FPU.

Procedures

Participants and Data Collection

Upcoming courses were identified using the “Find a Class” link on the Financial Peace University website (www.fpu.com), where it is possible to send one’s contact information to facilitators of upcoming classes. Classes within 50 miles of the researcher’s home were considered. When facilitators contacted the researcher, they were informed about the nature of the study and were asked whether the researcher could come to the first class and recruit participants for the study. Most facilitators agreed, and 12 classes across central Iowa were visited over a period of six months.

Participant recruitment occurred during the first FPU classes at a time most convenient for the facilitators, which was usually during a break between the video and the group discussion. The researcher read a transcript to prospective participants that informed them about the purpose and the nature of the study (Appendix B). Precise response rates were not recorded, but approximately two-thirds of those enrolled in the classes chose to participate, and those who abstained tended to be older. A copy of the informed consent documents (Appendix C) and The Initial Questionnaire (Appendix D) were distributed to those who were willing to participate. The researcher collected the signed consent documents and Initial Questionnaires before leaving. On several occasions, however, a participant's partner was not present but still wanted to participate in the study. In this case, an extra consent document and questionnaire were left for the participant in attendance to take home for the partner to complete and mail back to the researcher. A total of 43 couples completed the Initial Questionnaire.

Data were gathered in a second wave at the last class 13 weeks later. The researcher returned to the site and administered the End-of-Course Questionnaires. This usually occurred during the break between the video and the group discussion. Of the 43 couples who completed the Initial Questionnaire, 41 couples completed the End-of-Course Questionnaire.

Data were collected a third time six months after the end of the course. Follow-Up Questionnaires were sent by mail to the 41 couples who completed the first two waves of data collection. Two weeks later, a reminder post card was sent to those who had not yet returned the Follow-Up Questionnaire. There was an attrition rate of 26% from the first wave to the third wave of data collection, resulting in a total of 32 couples who completed all three rounds of data collection. The higher attrition rate by the six month-follow up was likely the product of having participants fill out the questionnaires at their leisure and returning them by mail, rather than completing them during the course in the presence of the researcher, as was the case during the first two waves of data collection.

All 64 participants identified themselves as Caucasian and as married. Ages ranged from 19 to 68 ($M = 36.69$, $SD = 11.49$). The length of relationship ranged from 3 months to 33 years and 4 months (M = 11 yrs., 3 mos., SD = 9 yrs., 9 mos.). All participants had completed a high school education, and most had completed college. The median and modal (N = 18) household income range was $60,000-$100,000 per year. Finally, it should be noted that all participants self-selected to enroll in FPU to begin with, presumably because they believed that they might improve their financial management skills by taking the course.

Data preparation

Data were entered into SPSS and missing values were identified. There were 16 missing values (only waves 1 and 2), which amounted to ten percent of the total raw data. One couple skipped the income item (Appendix D, Part A, item 8), which tends to be more common among respondents with higher incomes (Acock et al., 2005). Of the remaining 14 missing responses, 12 were for items 29 and 30, which are part of the affectional expression subscale. This could be due to test fatigue, since these items are at the end of the questionnaire. Another reason participants did not respond to items 29 and 30 may be due to the uncommon formatting (See Appendix D, Part C). The two items also have rather long instructions preceding them. The remaining 2 of the 16 missing values were for Part B, item 7, and part C, item 4, in the Initial Questionnaire (Appendix D, Part C). There was no identifiable explanation for these two missing values. Five couples reported differing income levels, but the discrepancy was never more than one income level. In these cases, the average of the two reported scores was recorded in SPSS.

With the exception of the income items, the missing values were replaced using a regression equation with the variable of interest as the dependent variable and the missing values replaced with the predicted values. Specifically, a linear regression was performed, with the variable for which there was missing data designated as the dependent variable. Other items were specified in the linear regression as independent variables if those items pertained to the same subsection of the DAS (dyadic satisfaction, dyadic cohesion, dyadic consensus, or affectional expression). From the SPSS output, the values containing the unstandardized B coefficients were used to create a new variable in SPSS that showed predicted values for the item with missing data.

After missing data were replaced with predicted values, some recoding had to be performed before determining the means. In the section called "About your personal money management" (Appendix D, Part B), one item asks how many credit cards the respondent has. Ramsey recommends closing all credit card accounts and destroying the credit cards, so a response of no credit cards was recoded as '1' and a response of one or more credit cards was recoded as '0.' The final item of the money management section asks how much the respondents think they will gain from attending FPU. The most frequent response was 5 ("a great deal"), followed by 4, then 3, 2, 1, and 0 ("nothing"), respectively. Since the data were skewed to the left and could not be recoded as binary data as the other items in the involvement measure could, responses were coded in .2 increments as follows: 5 = 1, 4 = .8, 3 = .6, 2 = .4, 1 = .2, and 0 = 0. In the End-of-Course Questionnaire, the item that asks about how many chapters from the book the respondent read was also recoded. The most common responses were "Some" and "Most," followed by "None" and "All." This resulted in data that were roughly normally distributed, and thus could not justifiably be recoded into a binary variable either. Responses were therefore coded as All = 1, Most = .66, Some = .33, and None = 0. These values were chosen to maintain equivalent weight with the other items that were coded as 1 or 0.

The appropriate items in the DAS were reversed scored according to Appendix A and variables were created containing the raw scores for the overall DAS as well as for each of the four factors. Scores were run for each three administrations of the questionnaire.

Research questions and statistical analyses

The two research questions that guided this study are stated below, followed by the hypothesis and the variables involved. This is followed by the data analysis that was performed. All analyses were conducted using SPSS version 17, the most current version available at the time of the study, and an alpha level of .05 was used for all statistical tests.

RQ1: Do couples who attend Financial Peace University report an improvement in their relationship quality, accounting for time living together and income?

H_o: Couples who attend Financial Peace University report no improvement in their relationship quality, accounting for time living together and income. DV = DAS scores; IV = type of measurement (DAS or involvement), time living together, and gender; Covariate = income.

RQ2: Do couples who attend Financial Peace University report an increase in their involvement in the course, accounting for time living together and income?

H_o: Couples who attend Financial Peace University report no change in their involvement in the course, accounting for time living together and income. DV = Involvement scores; IV = type of measurement (DAS or involvement), time living together, and gender; Covariate = income.

Procedure: 2 x 2 x 3 Repeated measures General Linear Model, wherein the levels were gender (male / female), measurement (DAS scores / involvement scores), and time of measurement (pre-, post-, and follow-up). The one analysis yielded data that could answer both research questions.

Chapter 4: Results

Preliminary Analyses

Before running analyses on the completion group to answer the main research questions, it was first necessary to obtain reliability estimates for the instruments used in this study in order to know that the data obtained for the research questions were credible. Reliability scores were run to determine the internal consistency of the involvement measure, the total DAS, and each subsection of the DAS (Satisfaction, Cohesion, Consensus, and Affectional Expression), for men and for women. Cronbach's alpha was used to determine reliability of the variables. Cronbach's alpha reports a coefficient that is a function of test items and the average intercorrelation among the items. An alpha of >.70 is considered sufficient for most research purposes. The reliability coefficients are shown in Table 1.

Table 1

Reliability of Instruments.

Section	Initial	End-of-Course	Follow-Up
Involvement	.776	.633	.719
Entire DAS	.955	.936	.940
Satisfaction	.907	.859	.890
Cohesion	.810	.836	.826
Consensus	.907	.884	.908
Affection	.747	.730	.793

Note: N = 32. Each couple was considered to be a case.

Overall, the instruments showed sufficiently high inter-item reliability for conducting the main analyses for this study. Internal reliability scores on the End-of-Course involvement measure were below .70. Four poorly performing items were identified that, if deleted, would have brought the reliability of the involvement measure to above .70. The four items were “How many credit cards to you currently have in your name?,” “In the past three months, have you tried to negotiate the price of one or more of the items you have bought?, “Are you investing regularly?” and “How much do you think you will gain from attending Financial Peace University?” The face validity of the first three of these questions is high since they attend to concrete recommendations of the course. The fourth of these questions assesses participants’ expectations of the course, which was also thought to possibly influence outcome. Further, a certain amount of aberration can be expected due to sampling error. Therefore, it was justifiable to retain these four items despite yielding reliability estimates that were lower than desirable for end-of-course involvement.

In addition to determining the reliability of the instruments, it was also necessary to see if there were any gender differences in the variables of interest. An independent samples T-test was performed on each of the variables by gender. All analyses of the DAS and its subscales as well as the involvement measure failed to reach significance, indicating no substantive difference between male and female responses.

Before the six month follow-up questionnaires were collected, Paired Sample T-tests were performed on the Initial and End-of-course T-scores of the DAS and its subsections (Table 2).

Table 2

Paired Sample T test Between Females and Males on T-Scores of the Dyadic Adjustment Scale and its Subsections.

Section	Initial	End-of-Course	Difference	*t*	*p*
Entire DAS	45.69	47.42	1.73	1.85	.071
Cohesion	55.90	56.68	0.78	0.77	.445
Consensus	38.84	41.65	2.81	2.55	.015
Affection	46.02	46.82	0.08	0.87	.390
Satisfaction	49.54	51.13	1.59	1.80	.079

Note: N = 41

On average, the post-test T-scores on the DAS were higher (M = 47.42) than the pre-test T-scores (M = 45.69). However, this difference was not significant (t = 1.85). Likewise, post-test T-scores were higher for each of the subsections, but only the consensus subsection reached significance ($p = .015$).

It is noteworthy that only two participants had scores on the DAS that indicated relational distress before beginning the course. They were not coupled to each other. The clinical cutoff T-score is 30, and their scores were 17.53 and 28.76. After the course, their DAS T-scores were 36.07 and 37.55, respectively, which is still below the mean of 50, but within the normal range, indicating that FPU may help distressed couples to improve their relationship quality. The other participants reported relationship quality that was within the normal range, indicating that the majority of individuals who enroll in FPU are generally satisfied with their relationships.

Of the 41 couples who completed the Initial Questionnaire and the End-of-Course Questionnaire, both partners of 32 couples responded to the 6-month Follow-Up

Questionnaire. Thus, there was an attrition of 9 couples (22%). It was desirable to know whether there was a difference between the attrition group and the group that completed all three questionnaires (the completion group). An independent samples T-test was performed for each variable of interest (the involvement measure and the DAS and its subscales) by gender. (See Appendix E.) There were no statistically significant differences between the attrition group and the completion group on the involvement measure. There was, however, a difference between the two groups on the overall DAS scores. Specifically, for time 1 males, $t = 2.13$, for time 1 females, $t = 2.03$, for time 2 males, $t = 2.78$, and for time 2 females, $t = 2.64$. Other significant differences were found in the subsections, specifically in Consensus for males, time 1 ($t = 2.14$) and 2 ($t = 2.61$) and for females, time 2 ($t = 2.31$), in Affectional Expression in time 2 for males ($t = 2.63$) and females ($t = 3.36$), and in Satisfaction for females, time 2 ($t = 2.29$).

Results of comparing the attrition group and the completion group indicated that scores tended to be slightly lower for the attrition group, indicating less course involvement and poorer relationship quality. Thus, the completion sample that was used in this study was self-selected and represents a population of attendees that had higher relationship quality and was willing and able to complete the Follow-Up Questionnaires and mail them. The attrition group, on the other hand, represents a population of FPU attendees that had lower relationship quality and, perhaps for a variety of reasons unclear to the researcher, did not complete the follow-up questionnaires and mail them back.

GLM Procedure and Results

A general linear model (GLM) procedure was conducted for the data analysis in this study. A GLM procedure examines differences among the dependent variables simultaneously, and is used to test for interactions as well as for main effects. The GLM is widely applicable, and thus useful in social science research. The model underlies much of the statistical analyses that are used in such research. It is the basis for the ANOVA, ANCOVA, and many other multivariate methods. The major challenge for researchers who use the GLM is model specification, particularly in complex analyses. The requirements for using the GLM are a minimum of two dependent variables, or a dependent variable repeated two or more times, and one independent variable with two levels, and covariates are optional (George & Mallery, 2008).

The present study uses a dependent-samples, repeated-measures GLM in which the dependent variable is type of measure (relationship quality and involvement), the independent variables are two levels of gender and three levels of time, and the covariates are time living together and income. The procedure generated data that allows for examination of changes over time in the DAS scores and the involvement scores.

The DAS scores and involvement scores needed to be standardized to lie within the same scale. The raw DAS scores ranged from 75 to 135 and the raw involvement scores ranged from .10-.90 (See Appendix F). Overall, the mean and standard deviation of DAS scores and involvement scores were respectively calculated among all repeated measures, namely time (pre-, post-, and follow-up) and gender (M, F). From each measure's individual scores was subtracted that measure's overall mean and divided by its overall standard deviation. Thus, the overall DAS mean (112.03) was subtracted from each individual DAS score, then divided by the overall standard deviation (10.81). The same was done for the individual involvement scores (M = .61, SD = .28). This resulted in output that could yield graphs with comparable (standardized) scales between the dependent variables. The relevant output of the GLM analysis is displayed in Table 3.

Table 3

Combined Repeated Measures ANOVA of Relationship Quality and Involvement Measures (M) by Gender (G), Income (I), Time (T), and Length of Relationship (L)

Source	Function	Type III Sum of Squares	df	Mean Square	F	Sig.
Time						
T	Linear	28.01	1	28.01	20.26	<.01
	Quadratic	11.97	1	11.97	20.74	<.01
T * I	Linear	1.97	1	1.97	1.67	.20
	Quadratic	<.01	1	<.01	<.01	.97
T * L	Linear	0.83	1	0.83	0.71	.41
	Quadratic	0.36	1	0.36	0.62	.44
Error	Linear	33.81	29	1.17		
	Quadratic	16.75	29	0.58		
Gender						
G	Linear	0.81	1	0.81	1.87	.18
G * I	Linear	1.72	1	1.72	3.95	.06
G * L	Linear	0.04	1	0.04	0.08	.77
Error	Linear	12.59	29	0.43		
Measure						
M	Linear	<.01	1	<.01	<.01	1.0
M * I	Linear	1.75	1	1.75	0.84	.37
M * L	Linear	4.96	1	4.96	2.36	.14
Error	Linear	60.84	29	2.10		
Time						
T * G	Linear	0.12	1	0.12	0.67	.42
	Quadratic	0.51	1	0.51	3.26	.08
T * G * I	Linear	0.13	1	0.13	0.75	.39
	Quadratic	0.05	1	0.05	0.32	.58
T * G * M	Linear	0.19	1	0.19	1.10	.30
	Quadratic	0.03	1	0.03	0.22	.65
Error	Linear	5.01	29	0.17		
	Quadratic	4.58	29	0.16		
M * T	Linear	5.42	1	5.42	9.37	<.01
	Quadratic	1.56	1	1.56	3.75	.06
M * T * I	Linear	<.01	1	<.01	0.01	.92
	Quadratic	0.04	1	0.04	0.10	.76
M * T *L	Linear	<.01	1	<.01	<.01	.95
	Quadratic	0.22	1	0.22	0.52	.48
Error	Linear	16.78	29	0.58		
	Quadratic	12.02	29	0.42		
Measure by Gender						
M * G	Linear	0.03	1	0.03	0.07	.79
M * G * I	Linear	<.01	1	<.01	0.01	.91
M * G * L	Linear	<.01	1	<.01	0.02	.88
Error	Linear	10.85	29	0.37		
Measure by Time by Gender						
M * T *G	Linear	0.11	1	0.11	0.73	.40
	Quadratic	<.01	1	<.01	0.04	.85
M * T * G * I	Linear	1.14	1	1.14	7.70	.01
	Quadratic	0.22	1	0.22	1.03	.32
M * T * G * L	Linear	1.49	1	1.49	10.11	<.01
	Quadratic	0.11	1	0.12	0.50	.48
Error	Linear	4.28	29	0.15		
	Quadratic	6.13	29	0.21		

Table 3 reveals five statistically significant effects. The first is for linear time (T linear; $F = 20.54$, $p < .01$). The second is for quadratic time (T quadratic; $F = 20.33$, $p < .01$). Third is a measure by time interaction (M * T; $F = 9.37$, $p < .01$). Fourth is an effect for measure by time, by gender, and by income (M * T * G * I; $F = 7.70$, $p = .01$). Fifth is an effect for measure by time, by gender, and by length of relationship (M * T * G * L; $F = 10.11$, $p > .01$).

Although Table 2 shows that scores on the measures change over time, it does not indicate whether the change constitutes an improvement or a decline. Figure 1 illustrates the direction in change of relationship quality scores and involvement scores by gender and over time.

Figure 1: Relationship Quality (RQ) and Involvement Scores (Inv) across Gender and over Time.

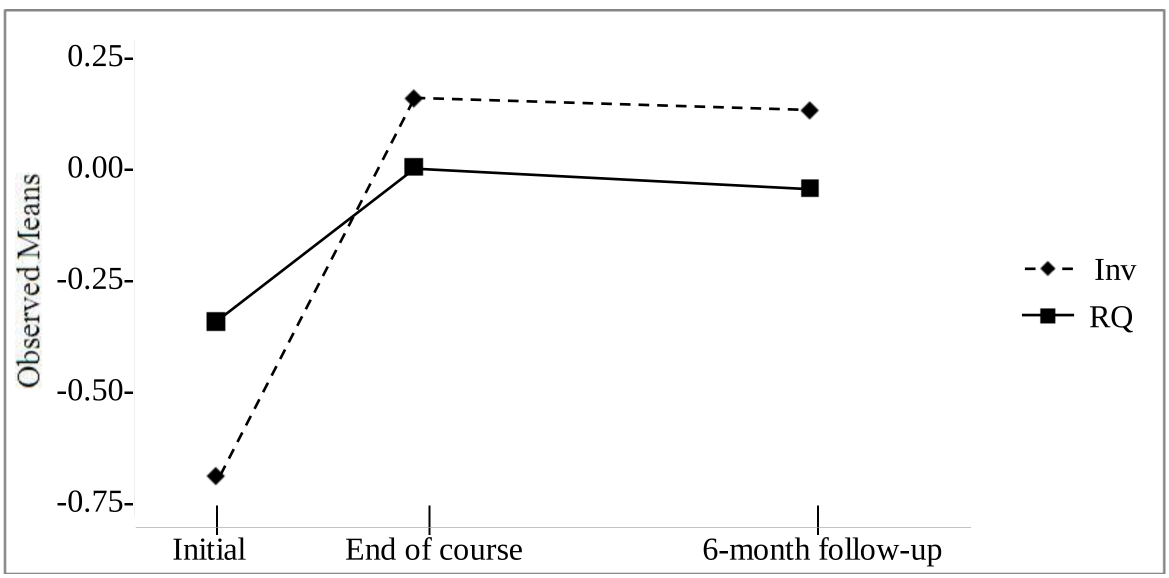


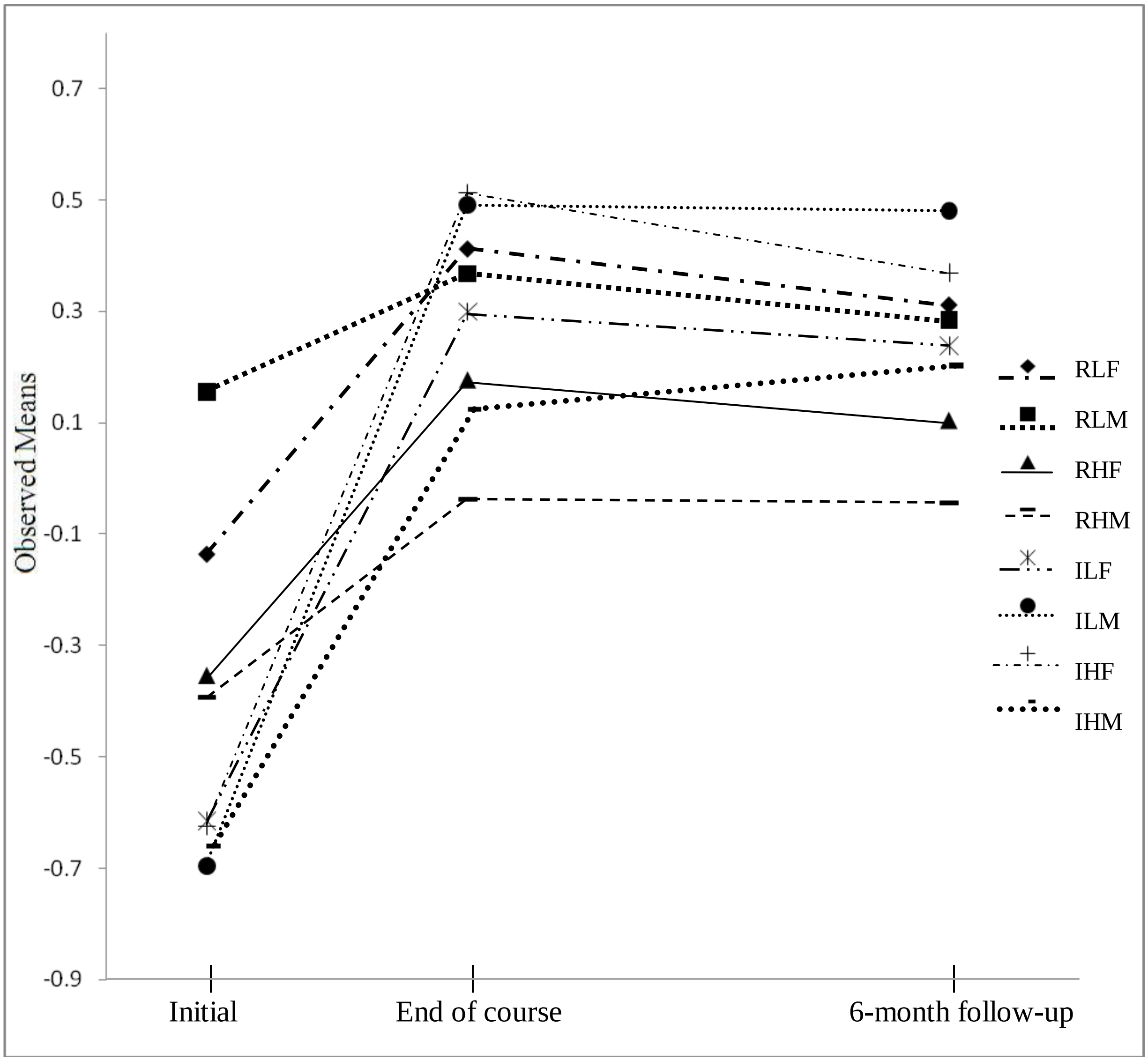
Figure 1 illustrates that relationship quality scores increase from the Initial Questionnaire to the End-of-Course Questionnaire, and then declines very slightly six months later. Similarly, involvement in the course begins low, as would be expected for the first class, then increases sharply by the end of the course, and remains relatively constant six months later, declining only slightly. The increase in involvement scores is greater than the increase in relationship quality scores.

The significance of linear time and quadratic time allows for answering research question 1, which asked whether couples who attend Financial Peace University see an improvement in their relationship quality, accounting for time living together and income. Results allow for a rejection of the null hypothesis and a failure to reject the alternative hypothesis, which is that couples who attend Financial Peace University report an improvement in their relationship quality, accounting for time living together and income.

The significance of linear time and quadratic time, together with the non-significance of type of measurement (M; F = <.01, p = 1), answers the second research question, which asked whether couples who attend Financial Peace University report an increase in their involvement in the course, accounting for time living together and income. There was a statistically significant difference between the DAS scores and the involvement scores in the change over time. Thus, the null hypothesis is rejected, and the results fail to reject the alternative hypothesis, which is that couples who attend Financial Peace University report an increase in their involvement in the course, accounting for time living together and income.

There are two remaining statistically significant findings in the results. The first is an effect of measure by time, by gender, and by income. This is presented in Figure 2.

Figure 2. Relationship Quality (R) and Involvement (I) Scores by Lower (L) and Upper (H) Income and by Gender (M / F).



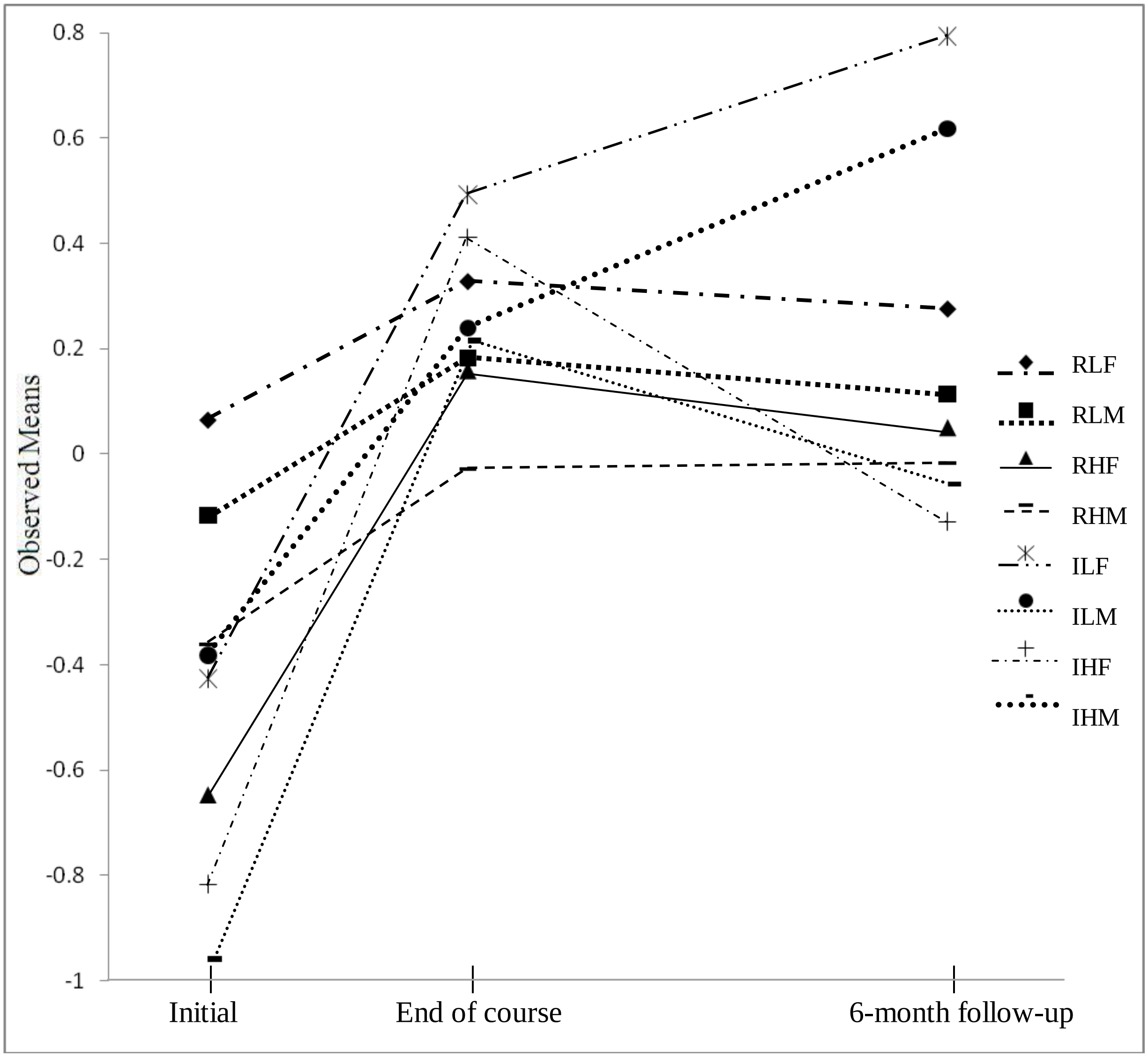
Note: Example – FLI = Female, Lower income, involvement score.

Figure 2 illustrates participants that were divided into lower and upper income groups. The lower income group (N = 9) indicates an annual household income of $20,000 to $60,000, and the higher income group (N = 23) indicates an annual household income of greater than $60,000. Scores for the Initial Questionnaire appear to cluster into two groupings. The top four scores all represent relationship quality, and the bottom four scores represent involvement. Further, the relationship scores fall into two groupings. Participants in the lower income groups (RLF and RLM) report higher relationship quality than in the higher income groups (RHF and RHM). Further, these groupings by income are maintained across each three points in time, with the lower-income participants reporting higher relationship quality at the end of the course and at the six-month follow up. The improvement in relationship quality appears to be about the same for low-income males and high-income males and females, whereas low-income females report less of an improvement in relationship quality.

The involvement scores did not follow any discernable pattern across time. Each involvement score begins in a cluster at around the same point at the beginning of the course. At the end of the course, scores for the lower-income group are sandwiched between scores for the higher-income group. At the six-month follow-up, there is no pattern, with lower-income males reporting the highest involvement scores, followed by higher-income females, lower-income females, and higher-income males respectively.

Finally, there was an effect of measure by time, by gender, and by length of relationship. This is presented in Figure 3.

Figure 3. Relationship Quality (R) and Involvement (I) Scores by Upper (H) and Lower (L) Percentile on Length of Relationship and by Gender (M / F).



Note: Example – FLI = Female, Lower percentile on length of relationship, Involvement score.

Participants in the low-months-together group fell in the lower 50th percentile with regards to the number of months living together, and participants in the high months together fell in the upper 50th percentile of months living together. Participants who had been together less time (RLF and RLM) reported higher relationship quality than participants who had been together more time (RHF and RHM). Further, these groupings by length of relationship were maintained across each three points in time, with the couples who had been together a shorter time reporting higher relationship quality at the end of the course and at the six-month follow up. Couples who had been together a longer time reported the greatest gains in their relationship quality. When considering Figure 2 and Figure 3 together, two findings remain consistent in both graphs. First, couples who were both lower income and who had been together for a shorter time reported higher relationship quality than higher-income couples who had been together longer. Second, the higher-income couples who have been together longer reported the greatest gains in relationship quality.

The involvement scores revealed a similar pattern. Participants who had been together less time (ILF and ILM) reported higher involvement than participants who had been together more time (IHF and IHM) on both the Initial Questionnaire and at the six-month follow-up. Thus, couples who had been together a shorter time reported higher involvement at times 1 and 3. The scores are staggered, however, at time 2.

Due to the apparent relationship between length of relationship and income, a *post-hoc* correlation was run to determine the exact nature of the relationship. The income data were not normally distributed, however, since 50% (N = 18) of the sample indicated a household income of $60,000 to $100,000. A Spearman correlation is the most appropriate procedure for data that are not normally distributed. The results of the Spearman correlation indicated a statistically significant but weak correlation between length of relationship and income ($r = .35$, $p = .03$). The relationship between length of relationship and income would likely be stronger had the possible responses for income been further divided by $10,000 increments.

Short answer responses

The Follow-Up Questionnaire contained two open-ended response questions that were not asked in the Initial Questionnaire or in the End-of-Course Questionnaire. The questions read, "Dave Ramsey claims that couples who go through Financial Peace University see an improvement in their relationships. a) To what extent has this been true for you? Please explain. b) To what extent has this **NOT** been true for you? Please explain." To the first question, 32 (100%) males and 29 (90.6%) females wrote short answer responses. To the second question, 18 (46.3%) males and 10 (31.3) females wrote a response, although 10 of the 28 total responses to part b did not address "To what extent has this **NOT** been true for you," but rather were comments such as "already good," or "It *has* been true."

Improvement

Responses to part a) indicate that couples communicate more about finances during and after taking the class. Eleven participants (18%) used some form of the word "communicate" Additionally, participants used two metaphors to express increased communication, which were being "on the same page" (N = 11, 18%) and working as a "team" (N = 3, 5%). These words and phrases are indicated with an underline below.

Eleven participants mentioned improved communication as a reason for improved relationship quality. Some responses are:

> *Yes—comparing this relationship to my last. My ex husband & I fought consistently about money & how it was spent and/or saved. [Name]*

& I have had open communication & started doing Dave's plan right away & we rarely dispute financial matters.

We now have a starting point for any discussion regarding money—earning, saving, giving and spending. That allows us to discuss rationally any financial matters, no matter how difficult it seems at first. It has allowed us to tune into what we want as a financial future. I think this has carried over to improve communication in other areas as well.

We have an idea how to gain control of our finances. We are communicating about money.

Eleven individuals reported being "on the same page" financially. Four examples responses are below:

Yes, we have had no fights over money and we are on the same page when it comes to finances. We have the same goal for paying off debt and being debt free. This has helped strengthen our relationship since we now have the same goal.

By getting on the same page w/money it has eliminated most of the stress, worry and 'control' issues involved with it. Because of that our relationship has improved greatly.

Yes—we are more of a team instead of pitted against one another. We are on the same page with a clear goal and a plan to get there. We *don't fight about money (or really about anything) nearly as much as we did prior to the class.*

Being on the same page has been amazing. I thought we were close before, but now even closer. It has taught us to be on the same page when we go into a decision, about money or anything else.

The second metaphor was working as a "team," and was expressed four different times by three individuals.

I am more open with discussing financial things with my spouse. We discuss/compromise on our savings and spending. We work as a team.

We now control this area as a team w/ clear agenda and goals. It gives us time to communicate w/each other. There is no longer a feeling of a power struggle over money we are truly a team.

In summary, participants responded that they had seen an improvement in their relationship in connection with their participation in Financial Peace University. Their responses support the quantitative data indicating an improvement in relationship quality scores, and they also confirm Dave Ramsey's claim that participants in his course see an improvement in their relationship quality. Participants most commonly reported improved communication about finances as the key explanation for their improved relationship quality.

Lack of improvement

There were two themes that were identified from the responses to part b, which asked "To what extent has this **NOT** been true for you?" The first idea is that couples were already satisfied with their relationships prior to taking the course. For example, a man wrote:

> *We've always had a very good, stable relationship. I don't feel that we have any major issues that still need improvement.*

Such responses are more descriptive of the individuals' perception of the relationship than of the course. A second theme is couples' recognition that differences of opinion will continue to persist despite having similar goals or better communication. For example:

> *We were not fighting over finances. Of course, going through this together does still not eliminate differences of opinion.*

> *There are still some issues beyond money that pop up of course, but not having the money issues as a catalyst minimizes & lessens the frequency & anger etc. associated.*

In conclusion, participants who responded to the question, "To what extent has this **NOT** been true for you?" indicated that they already had a good relationship. Responses also reflected a realistic understanding that differences of opinion will continue to persist in their relationships. The next chapter will discuss what conclusions may be drawn from the results that have been presented here.

Chapter 5: Conclusion

This study investigated whether couples going through the 13-week Financial Peace University financial management course reported an improvement in their relationship quality, accounting for length of relationship and income. Participants report an improvement in relationship quality over the course. Scores appear to retain their gains six months later, with only a slight regression toward pre-course levels over time. Additional post tests would likely indicate that relationship quality continues its return to pre-course levels. Furthermore, this study investigated whether couples who attend Financial Peace University report an increase in their involvement in the course, accounting for time living together and income. Results indicated that couples do report an increase in involvement in the course. As with relationship quality scores that begin to return to their pre-course levels, involvement scores, which measure participants' adherence to the recommendations to the course, also decline slightly by the 6-month follow up. Participants reported in short answer responses that they experienced an improvement in their relationship in connection with participating in Financial Peace University, and the improvement was largely due to improved communication about finances.

Discussion

The impetus for this study was the claim by Dave Ramsey, the creator of the Financial Peace University course, that taking the course will improve couples' relationships. Relationship quality and involvement in the course were measured at three different times, since at least three waves of data collection are necessary to reliably investigate change (Acock et al., 2005). Results of the repeated measures general linear model indicate a statistically significant improvement in relationship quality for couples after going through FPU. The overall mean on the DAS across men and women and across all three batteries was 112.03. This is only 3 points lower than the mean DAS scores that Spanier (1976) found of married couples. Thus, the relationship quality of the sample is non-clinical in nature and appears to be consistent with the relationship quality of heterosexual married couples reported by Spanier.

The written responses support the quantitative findings of this study. While the data indicated an improvement in relationship quality, the written responses identified improved communication about finances as a key reason for the improved relationship quality. In particular, participants reported feeling “on the same page” and working as a “team” with their partners more than before. One man had referred to alleviating control issues, which supports previous research regarding money as symbolic of power and other relationship dynamics (Ashby & Burgonyne, 2009; Shapiro, 2007; Washburn & Christensen, 2008).

The overall results of the study support social exchange theory. Britt et al. (2000) had conceptualized negative perceptions about the spending behavior of one’s partner to be a cost in the relationship. Reaching a consensus about how to manage the household budget, on the other hand, is a reward. In the current study, there was improved relationship quality and improved communication about finances, as indicated by the written responses, each of which could be considered a reward. Further, Dew (2008) discusses the role of expectations within social exchange theory, in which higher relationship quality is a product of the cost/benefit assessment meeting or exceeding the expectations of the relationship. It is likely that as a result of learning the content of the course and of communicating with each other more about their own finances, participants adjusted their expectations regarding their and their partners’ financial management practices, resulting in improved relationship quality. Thus, as partners' perceptions, expectations, and behaviors improve regarding financial management skills, social exchange theory predicts relationship quality would improve as well. The results of his study support this prediction.

Results also support the second theoretical framework identified in the literature, which was Conger's family stress theory. Conger's family stress theory (Conger et al, 1990, 1999) predicts that improved communication about finances should decrease hostility and increase warmth and supportive behaviors, thereby positively influencing relationship quality. Improved communication, indicated by the written responses, and improved relationship quality are precisely what the results of this study indicate. In addition, Gudmunson et al. (2007) found that couple quality time mediated the relationship between financial stress and relationship quality in the family stress theory. A possible contributing factor to the improvement in relationship quality is that couples were spending more couple quality time together during the 13 weeks of the course. This study did not assess for couple quality time, but such an explanation would support the findings of Gudmunson et al.

The results of this study suggest that improvement in one area of a relationship may carry over to improve other areas of the relationship. Both the DAS scores and the short answer responses indicate an improvement in relationship quality, even though they are assessing somewhat different constructs. The self-report item asks participants to reflect on a very particular context, which is the FPU class. The majority of responses referred to improved communication about finances. The DAS, on the other hand, contains only one item regarding finances, and the items elicit responses about many other areas of the relationship. Thus, it is quite possible that couples who are able to communicate better about finances as a result of a financial management course may find themselves more satisfied with their relationships generally.

There is one substantive caveat that must be made regarding the reported improvement in relationship quality. Attendees of FPU were undoubtedly aware of Ramsey's claim that FPU improves marriages because the idea is presented several times in the videos. Participants' short answer responses may reflect a tendency or a desire to validate this claim with their own testimonials. That is, there is a possibility that couples perceive their relationships as improved after FPU simply because they were told that they could expect such a result. Regardless of why participants reported an improvement, the fact that they reported an improvement may be practically significant. Parrotta and Johnson (1998) had reported that it was couples' attitudes about finances, not their knowledge, that turned out to be most influential in their financial management practices. Similarly, it may be couples' attitudes about their relationship, and not otherwise identifiably different dynamics of the relationship itself, that is most influential in their relationship quality.

The second research question inquired whether couples report an increase in their involvement in the course, accounting for length of relationship and income. Results indicated an increase in their involvement in the course, which was associated with an increase in relationship quality, although a causal relationship cannot be inferred. Neither is it clear which variable has a greater influence on the other. That is, it is not clear to what extent an improvement in relationship quality leads to greater involvement in the course and to what extent greater involvement in the course leads to improved relationship quality. However, it seems reasonable to posit bi-directionality in this relationship. That is, couples who jointly agree to follow the recommendations of the course are likely to see an improved relationship. Alternatively, as couples' relationships improve, they are likely to follow the recommendations of the course more closely.

The results of this study showed both linear and quadratic change over time for both measures combined. There is a difference between the linear and the quadratic effects. The linear effect shows that the data follow a linear model. The quadratic effect shows that there is also some regression, or a significant deviation from linearity, so that scores do not only rise, but there is a tendency for scores to lower again over time. There is an overall increase in scores as well as a regression to original scores over time. In other words, results indicate that there was improvement, but in addition, the improvement is not perfectly linear. There is a tapering off over time, a regression to where scores were before participants began the class. Additional follow-up administrations of the questionnaire would likely reveal that scores continue to approach pre-course levels. In this study, both relationship quality scores and involvement scores fell slightly after the end of the course. This may reflect participants adjusting to a new, higher homeostasis, wherein they are simply growing more used to a better relationship quality connected with improved communication about finances.

There was an effect of measure by time, by gender, and by income, as well as an effect of measure by time, by gender, and by length of relationship. In both cases, lower-income couples and couples who have been together for a shorter time report higher relationship quality than higher-income couples who have been together longer. The participants who are lower-income are not necessarily the same participants who have been together a shorter time, but there is likely considerable overlap. The higher relationship quality of the couples who have been together a shorter time might reflect what has been identified in the literature as the U-shaped curve of marital quality (VanLaningham, Johnson, & Amato, 2001). The idea of the U-shaped curve is that relationship quality is high immediately after marriage, but declines with the birth and raising of children and the onset of other mid-life stressors, then rises again later in the life-cycle as some of the stressors diminish. Thus, participants in this study who had been together a shorter amount of time may be less likely to have children, whereas the older participants likely had children, as well as stresses of career or caring for elderly parents that may negatively influence relationship quality.

Further, the couples who have been together a shorter amount of time exhibited greater involvement in the course. These couples are presumably younger, so their higher involvement scores may reflect greater flexibility or willingness to alter their personal financial practices, whereas the older participants may be more settled in their ways.

Finally, although gender difference in responses across measures during the course of this study were not significant, there was a trend for females to report higher relationship quality scores and involvement scores than males reported, particularly at the end of the course. It is unclear what the cause might be for the greater enthusiasm of the females in this study. They might be responding to a number of aspects of the course. Ramsey is confident and dynamic in his video presentations, which may appeal to the females more than to the males. Further, females may be responding to lower stress levels as a result of getting a break from children. This study did not gather information about children in the home, but since the mean age of the participants was 36.69, many of the couples likely had children at home. Mothers tend to bear the majority of child-rearing responsibilities, and females may have regarded attending FPU as a welcome break from those responsibilities for at least two evening hours per week for over three months. Finally, the group format of the class allows for social interaction. Much research indicates that women have larger and more intimate social networks than men (Kendler, Myers, Prescott, 2005; Schwartzer & Gutiérrez-Doña, 2005; Vigil, 2007). Thus, the females possibly were responding more positively than men to having the opportunity to socialize with others during the course.

Implications

Implications for these results apply primarily to three groups: those who would enroll in FPU, family therapists, and financial counselors. First, couples should recognize that FPU is first and foremost a course about personal financial management, not therapy. FPU is open not just to couples, but also to individuals who wish to learn a set of concrete skills to manage their money. Couples taking the course may experience an improvement in their relationship quality, regardless of their level of relationship quality at the outset. This improvement is likely the product of increased and better communication about finances. Further, improvement in relationship quality appears to be more dramatic for higher-income couples and couples who have been together longer than it is for lower-income couples who have been together for a shorter period of time.

Several researchers have already noted the possible benefits of family therapists and financial counselors working together (Papp, Cummings, & Goeke-Morey, 2009). Such collaboration may entail a form of "relational financial therapy" as described by Gale, Goetz, & Bermudez (2009) at the University of Georgia, who use a five-session model aimed at reducing both relationship difficulties and problematic financial practices. Family therapists and financial counselors might wish to find ways to meet together with clients, when possible.

More often, however, family therapists and financial counselors will find it infeasible to work together. In this case, financial counselors might consider educating themselves more, formally or informally, about relationship dynamics and therapeutic practices that may aid them in their work with couples who are conflicting over money. Likewise, family therapists may wish to learn how to counsel their clients on such practical financial practices as writing and following a budget and keeping track of their expenditures.

In cases where therapists or financial counselors lack sufficient training or confidence to provide the service that their prospective clients desire, they might wish to learn about others in the community who may be able to provide the service and make a referral, as others have recommended (Kerkmann, Lee, Lown, & Allgood, 2000). Similarly, family therapists may refer couples to financial counselors (Brock & Barnard, 1998). Both therapists and financial counselors may wish to stay informed regarding upcoming financial management courses such as FPU that are being offered in the community and let their clients know that such a course may serve as an important adjunct to therapy or financial counseling.

Communication seems to be instrumental in both couple financial management practices and in relationship quality. Most participants commented in their short answer responses that the course had improved their ability to communicate about finances. Therapists and financial counselors may wish to encourage their clients to discuss their financial goals together, to work on a budget together, or to read a personal finance book together and discuss what they learn. A directed task such as this can provide couples with an external focal point of discussion, which may curtail the more unpleasant quarrels over their partner's perceived shortcomings regarding finances. Such discussions may also clarify misperceptions about each other's spending that Brit et al. (2008) found to be negatively associated with relationship satisfaction.

Finally, both therapists and financial counselors may wish to encourage couples to build a weekly date into their schedule. Although it is not clear from the present study to what extent simply spending two hours per week together without children facilitated couples' ability to communicate or to enhance their relationship quality, there appears to be some support that having a date night can enhance relationship quality (DeGarmo, 2008), thereby mediating financial stress (Gudmunson et al., 2009).

Limitations

There are several limitations to the current study, including the nature of the sample, the lack of a true experimental design, and the involvement measure. First, results of this study should be interpreted with caution due to the small and homogenous sample, the sampling methods, and the high attrition rate. The sample was homogenous in that all 64 participants were Caucasian and married, and most had a college education and high household incomes. The participants self-selected to enroll in FPU, which may have been for a variety of reasons. Some participants may have been experiencing financial stress, while others may simply have had a desire to learn more about how to manage their money, while still others may have seen the course as an opportunity to meet and socialize with other couples. Finally, the attrition rate from the Initial Questionnaire to the Follow-Up Questionnaire was 26%, which represents a serious limitation. At time 1, 43 couples completed the Initial Questionnaire, and two couples had discontinued attendance before the end of the course. All of the couples who continued the course (N = 39) completed the End-of-Course Questionnaire. The six-month Follow-Up Questionnaire, however, was sent by mail rather than being administered in person, as were the first two questionnaires. The lack of personal researcher-participant contact likely explains the lower response rate for the End-of-Course Questionnaires. Thus, the sample in this study represents a very specific population of Midwestern, Caucasian, married, well-educated and relatively high-income participants who would be willing to participate in this study, and who would complete and mail in a follow-up questionnaire six months after the course. In short, the generalizability of these results is limited.

Second, a true experimental design could not be followed in conducting this study. A true experiment would have involved two or more sample groups assigned randomly, a control group, and the ability to manipulate and test only one variable at a time. Given the practical limitations of conducting this research, there was no control group that could shed light on how those enrolled in FPU might have compared to another group. There is a possibility, for example, that couples who attend a community course on any number of other topics might experience a similar improvement in their relationship quality. Also, it was infeasible to control for all variables since the subjects are people who need to go about their regular lives.

Finally, the involvement measure was created for this particular study, so its validity and reliability in assessing people's adherence to the recommendations of the course is unknown. Admittedly, the involvement items constitute a crude measure of involvement. For example, a couple who does not read the book during the course might have already read it and discussed it together some time before the course. Additionally, participants may have made changes to their financial management practices that were not recorded by the involvement measure. For example, few participants reported using the envelope system as recommended by the course, but they may have been tracking their expenditures in a different way, such as keeping a record of the amount of money they spent every time they used a debit card.

Directions for Future Research

Future research might address the limitations of the current study by including a more diverse sample and by including a control group of couples enrolled in a different kind of course. This could help determine the influence of simply spending time together on relationship quality. It is unclear to what extent the content of the course matters to couples' perceptions of their relationship quality. The current study found a statistically significant improvement in relationship quality over time, so it may be valuable to determine if these findings hold in subsequent studies. Additionally, participants reported an improved ability to discuss finances. Communication is often viewed as a general relationship skill, but results of this study indicate that communication skills may be topic-specific. That is, couples may be able to discuss certain aspects of their relationship, such as children, but have difficulties with other topics, such as finances or sex. Further research could investigate whether an increased ability to communicate about one topic, in this case finances, transfers to other topics that couples might discuss. Finally, it is not clear to what extent an improvement in one area of the relationship transfers to an improvement in other areas of the relationship, which future research might also address.

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Appendix A

Dyadic Adjustment Scale factor items and scoring

The Dyadic Adjustment Scale contains four factors. The items belonging to each factor are as follows:

Dyadic Satisfaction

Raw Score: [das16] + [das17] + (5-[das18]) + 5- [das19]) + [das20] + [das21] [das22] + [das23] + [das31] + [das32]

Dyadic Cohesion

Raw Score: [das24] + [das25] + [das26] + [das27] + [das28]

Dyadic Consensus

Raw Score: [das01] + [das02] + [das03] + [das05] + [das07] + [das08] + [das09] + [das10] + [das11] + [das12] + [das13] + [das14] + [das15]

Affectional Expression

Raw Score: [das04] + [das06] + [das29] + [das30]

Appendix B

Recruitment transcript

"Hello. My name is Kevin Zimmerman, and I am a graduate student at Iowa State University. You have the opportunity to participate in a research study. You are being invited to participate in this study if you are enrolled in Financial Peace University and if you are married or living with a partner. You participation is entirely voluntary. The purpose of the study is to investigate the relationship between your personal finance and your relationship with your spouse or partner. If you choose to participate, you will be given an informed consent document for you to read through and sign, and a questionnaire to complete. At the end of this course in 13 weeks, you will be given another questionnaire to complete. Finally, a follow-up questionnaire will be mailed to you six months after completing Financial Pace University. Each questionnaire contains questions relating to the content of Financial Pace University, as well as questions about your relationship. Each questionnaire will take approximately 15 minutes to complete. Further details of the study are written in the informed consent document. If, after reading the informed consent document, you decide <u>not</u> to participate, that is fine. Further, you may withdraw at any point during the study. Please take a moment now to discuss with your partner or spouse if you think you may like to participate, then raise your hand and the informed consent document and the first questionnaire will be given to you. [Wait a moment for volunteers and hand out the informed consent document and first questionnaire.] All questionnaires will be kept in a locked filing cabinet in a locked office. To further ensure confidentiality, please complete the questionnaire where others cannot see your responses. This may mean that you will need to physically move to another location. When you are finished, please raise your hand and I will collect your signed copy of the informed consent document and the completed questionnaire. Thank you."

ISU IRB # 1	08-034
Approved Date:	11 February 2008
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Appendix C

INFORMED CONSENT DOCUMENT

Title of Study: The Influence of a Financial Management Course on Couples' Relationship Quality

Investigator: Kevin J. Zimmerman

This is a research study. Please take your time in deciding if you would like to participate. Please feel free to ask questions at any time.

INTRODUCTION

The purpose of this study is to investigate the relationship between personal finance and relationships. You are being invited to participate in this study because you are enrolled in Financial Peace University and because you are married or living with a partner.

DESCRIPTION OF PROCEDURES

If you agree to participate in this study, your participation will last for eight and a half months.
During this study, you will be asked to complete three questionnaires. **1)** The Initial Questionnaire is to be taken at the beginning of the Financial Peace University (FPU) course. **2)** The End-of-Course Questionnaire is taken during the final class of FPU. **3)** The Follow-Up Questionnaire will be mailed to you six months after finishing FPU. During the study you may expect the following study procedures to be followed:

Today, you will sign this form if you agree to participate. Then you will be given the Initial Questionnaire. The questionnaire contains three sections. Section **A** is about you. Section **B** is about your personal money management. Section **C** is about your relationship.

At the end of Financial Peace University, you will be asked to complete the End-of-Course Questionnaire. The questionnaire contains two sections. Section **A** is about your personal money management. Section **B** is about your relationship.

Six months after finishing Financial Peace University, you will receive by mail the Follow-Up Questionnaire. The questionnaire contains two sections. Section **A** is about your personal money management and the Financial Peace University course. Section **B** is about your relationship. You will return the completed forms in a self-addressed, stamped envelope.

Each questionnaire will take approximately 15 minutes to complete.

You may skip any question that you do not wish to answer or that makes you feel uncomfortable.

RISKS

Participants may experience discomfort if their spouse or partner sees their responses to the part of the questionnaire related to their relationship quality. Risk will be minimized by requesting individuals to complete the questionnaire where others are unable to view the responses. The completed questionnaires will then be placed in a manila envelope and given to the investigator. If the investigator cannot be present, the facilitator will be asked to seal the manila envelope and mail the questionnaires (postage paid) to the investigator.

BENEFITS

If you decide to participate in this study there may be no direct benefit to you. It is hoped that the information gained in this study will benefit society by providing people in the counseling profession an alternative when counseling couples about their finances.

COSTS AND COMPENSATION

You will not have any costs from participating in this study. You will not be compensated for participating in this study.

PARTICIPANT RIGHTS

Your participation in this study is completely voluntary and you may refuse to participate or leave the study at any time. If you decide to not participate in the study or leave the study early, it will not result in any penalty or loss of benefits to which you are otherwise entitled.

CONFIDENTIALITY

Records identifying participants will be kept confidential to the extent permitted by applicable laws and regulations and will not be made publicly available. However, federal government regulatory agencies, auditing departments of Iowa State University, and the Institutional Review Board (a committee that reviews and approves human subject research studies) may inspect and/or copy your records for quality assurance and data analysis. These records may contain private information.

To ensure confidentiality to the extent permitted by law, the following measures will be taken. Each participant will be randomly assigned a randomly-generated five digit number. The key between the names and numbers, as well as all forms that are completed by participants, will be kept in a locked file cabinet at the researcher's residence until the completion of the study. They will be destroyed upon completion of the researcher's master's thesis in August, 2009. This number will be used in any electronic data files.

Electronic files will not contain any identifying information. If the results are published, your identity will remain confidential.

QUESTIONS OR PROBLEMS

You are encouraged to ask questions at any time during this study.

- For further information about the study contact Kevin Zimmerman at 515-441-9397, or Dr. Maurice MacDonald at 515-294-1983.
- If you have any questions about the rights of research subjects or research-related injury, please contact the IRB Administrator, (515) 294-4566, IRB@iastate.edu, or Director, (515) 294-3115, Office of Research Assurances, Iowa State University, Ames, Iowa 50011.

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PARTICIPANT SIGNATURE

Your signature indicates that you voluntarily agree to participate in this study, that the study has been explained to you, that you have been given the time to read the document and that your questions have been satisfactorily answered. You will receive a copy of the written informed consent prior to your participation in the study.

Participant's Name (printed) ____

____________________________________ ____________________
(Participant's Signature) (Date)

INVESTIGATOR STATEMENT

I certify that the participant has been given adequate time to read and learn about the study and all of their questions have been answered. It is my opinion that the participant understands the purpose, risks, benefits and the procedures that will be followed in this study and has voluntarily agreed to participate.

____________________________________ ____________________
(Signature of Person Obtaining Informed Consent) (Date)

ISU IRB # 1	08-034
Approved Date:	11 February 2008
Expiration Date:	6 February 2009
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Appendix D

Initial Questionnaire

During this study, you will be asked to complete three questionnaires. **1)** This Initial Questionnaire is to be taken at the beginning of FPU. **2)** The End-of-Course Questionnaire is taken during the final class of FPU. **3)** The Follow-Up Questionnaire will be mailed to you six months after finishing FPU. Your participation is voluntary and your completion of the questionnaire indicates that you voluntarily agree to participate in this study.

This Initial Questionnaire contains three sections. Section **A** is about you. Section **B** is about your personal money management. Section **C** is about your relationship with your spouse or partner. You have been asked to participate in this study because you are enrolled in Financial Peace University (FPU) and you are married or living with a partner. If this does not apply to you, please do not proceed.

A. About you

1. Name: ____

   last   first

   Address:____

   street address

   ____

   city   state   zip

2. Gender (Check one.)
   - ☐ male
   - ☐ female

3. Ethnicity (Check one.)
   - ☐ Asian or Pacific Islander
   - ☐ African American
   - ☐ Hispanic
   - ☐ Native American or Alaskan Native
   - ☐ Caucasian
   - ☐ Other

4. Year of birth 19__ __

ISU IRB # 1 08-034
Approved Date: 11 February 2008
Expiration Date: 6 February 2009
Initial by: jlc

5. Marital status (Check one.)

- ☐ married
- ☐ not married, living with partner

6. When did you begin living with your spouse or partner? (e.g., June, 1995) __________, 19__ __
month year

7. Please indicate your level of education: (Check one.)

- ☐ Some high school
- ☐ High school diploma
- ☐ Some college
- ☐ College diploma
- ☐ Advanced college degree

8. Household Income (Check one.)

- ☐ Less than $10,000
- ☐ $10,000 to $20,000
- ☐ $20,000 to $30,000
- ☐ $30,000 to $40,000
- ☐ $40,000 to $50,000
- ☐ $50,000 to $60,000
- ☐ $60,000 to $100,000
- ☐ Greater than $100,000

ISU IRB # 1	08-034
Approved Date:	11 February 2008
Expiration Date:	6 February 2009
Initial by:	jlc

B. About your personal money management

1. How many credit cards do you currently have in your name? ______
(If you do not know exactly, please approximate) number

For questions 2-9, circle yes or no.

2. Do you currently have an emergency fund of at least $1,000? …………… yes / no

3. Do you have 3 to 6 months of living expenses readily accessible in nonretirement savings?…..………………………………………………… yes / no

4. Do you keep your checkbook balanced on a regular (e.g., weekly or monthly) basis? ………………………………………………………… yes / no

5. Do you follow a written plan for spending your money (a budget)? …...… yes / no

6. Do you and your partner/spouse make most financial decisions together? .. yes / no

7. In the past three months, have you tried to negotiate the price of one or more of the items you have bought?…………………………………… yes / no

8. Are you investing regularly (e.g., monthly, or whenever you are paid)? …. yes / no

9. Do you use an envelope system to pay cash for your purchases? (Answer no if you do not k now what an envelope system is…..………… yes / no

10. How much do you think you will gain from attending Financial Peace University? (Please circle.)

0	1	2	3	4	5
nothing					a great deal

C. About your relationship

Most people have disagreements in their relationships. Please indicate below the approximate extent of agreement or disagreement between you and your partner for each item on the following scale:

5 = Always agree
4 = Almost always agree
3 = Occasionally disagree
2 = Frequently disagree
1 = Almost always disagree
0 = Always disagree

______ 1. Handling family finances
______ 2. Matters of recreation
______ 3. Religious matters
______ 4. Demonstrations of affection
______ 5. Friends
______ 6. Sex relations
______ 7. Conventionality (Correct or proper behavior)
______ 8. Philosophy of life
______ 9. Ways of dealing with parents or in-laws
______ 10. Aims, goals, and things believed important
______ 11. Amount of time spent together
______ 12. Making major decisions
______ 13. Household tasks
______ 14. Leisure time interest and activities
______ 15. Career decisions

The following questions have different answers. Please read the questions and answers carefully. Now, please indicate below approximately how often the following items occur between you and your partner based on this scale:

0 = All the time
1 = Most of the time
2 = More often than not
3 = Occasionally
4 = Rarely
5 = Never

______ 16. How often do you discuss or have you considered divorce, separation or terminating your relationship?
______ 17. How often do you or your partner leave the house after a fight?
______ 18. In general, how often do you think that things between you and your partner are going well?
______ 19. Do you confide in your mate?
______ 20. Do you ever regret that you married (or lived together)?
______ 21. How often do you and your partner quarrel?
______ 22. How often do you and your partner “get on each other’s nerves?”

ISU IRB # 1	08-034
Approved Date:	11 February 2008
Expiration Date:	6 February 2009
Initial by:	jlc

How often would you say the following events occur between you and your partner?

23. How often do you kiss your mate? (Circle your response)
    0 = Never
    1 = Rarely
    2 = Occasionally
    3 = Almost Every Day
    4 = Every Day

24. How many outside interests do you and your partner engage in together? (Circle your response)
    0 = None of them
    1 = Very few of them
    2 = Some of them
    3 = Most of them
    4 = All of them

How often would you say the following events occur between you and your partner, based on the following scale:

0 = Never
1 = Less than once a month
2 = Once or twice a month
3 = Once or twice a week
4 = Once a day
5 = More often

_____ 25. Have a stimulating exchange of ideas
_____ 26. Laugh together
_____ 27. Calmly discuss something
_____ 28. Work together on a project

There are some things about which couples sometimes agree and sometimes disagree. Indicate if either item below caused differences of opinions or were problems in your relationship during the past few weeks. (circle the number under yes or no)

Yes	No	
0	1	29. Being too tired for sex.
0	1	30. Not showing love.

31. The numbers on the following line represent different degrees of happiness in your relationship. The middle point, "happy," represents the degree of happiness of most relationships. **Please circle the number** which best describes the degree of happiness, all things considered, of your relationship.

0	1	2	3	4	5	6
Extremely Unhappy	Fairly Unhappy	A Little Unhappy	Happy	Very Happy	Extremely Happy	Perfect

ISU IRB # 1 08-034
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32. Which of the following statements best describes how you feel about the future of your relationship?

5 I want desperately for my relationship to succeed, and would go to almost any length to see that it does

4 I want very much for my relationship to succeed, and will do all I can to see that it does.

3 I want very much for my relationship to succeed, and will do my fair share to see that it does.

2 It would be nice if my relationship succeeded, but I can't do much more than I am doing now to help it succeed.

1 It would be nice if it succeeded, but I refuse to do any more than I am doing now to keep the relationship going.

0 My relationship can never succeed, and there is no more that I can do to keep the relationship going.

Appendix E

Independent Samples T-Test Scores of Attrition Group (A) and Completion Group (C) by Time (1=Initial Questionnaire, 2=End-of-Course Questionnaire) and Gender (M/F).

	Mean		SD		
Section	A	C	A	C	*t* (n = 41)
DAS					
1-M	98.56	109.45	19.98	11.29	2.13*
1-F	98.56	108.87	14.55	13.16	2.03*
2-M	100.71	112.86	112.86	10.98	2.78*
2-F	100.89	114.65	15.09	7.65	2.64*
Cohesion					
1-M	15.11	16.09	3.18	2.92	0.88
1-F	14.67	16.50	5.89	3.14	0.90
2-M	15.11	16.52	4.26	3.40	1.04
2-F	14.22	17.50	5.14	2.68	1.84
Consensus					
1-M	43.78	49.72	11.30	5.91	2.14*
1-F	46.44	50.00	5.92	7.13	1.37
2-M	46.33	52.06	6.10	5.75	2.61*
2-F	48.33	52.97	7.14	4.58	2.36*
Affectional Expression					
1-M	7.00	8.30	2.50	2.17	1.53
1-F	6.67	7.95	2.35	2.55	1.36
2-M	6.60	8.72	2.61	1.97	2.63*
2-F	6.33	8.94	2.35	1.98	3.36*
Satisfaction					
1-M	36.44	41.22	8.80	4.36	1.57
1-F	36.33	40.86	7.63	4.91	2.15
2-M	37.33	42.44	7.30	3.71	2.06
2-F	37.33	42.68	6.84	2.87	2.29*
Involvement					
1-M	.37	.41	.25	.25	0.43
1-F	.31	.42	.19	.27	1.10
2-M	.58	.64	.22	.18	0.80
2-F	.61	.69	.19	.19	1.12

Note: Attrition group N = 9, Completion group N = 32. * = <.05.

Appendix F

Descriptive Statistics of Variables by Gender (M, F) and Time (1=Initial Questionnaire, 2=End-of-Course Questionnaire, 3 = Follow-Up Questionnaire).

Variable	Min.	Max.	Mean	SD
DAS				
M-1	83	125	109.45	11.29
M-2	83	133	112.86	10.98
M-3	87	135	112.55	10.10
F-1	75	129	108.87	13.16
F-2	97	128	114.65	7.65
F-3	87	132	113.78	10.47
Cohesion				
M-1	10	22	16.09	2.92
M-2	9	23	16.52	3.10
M-3	10.5	23	16.46	3.34
F-1	10	23	16.50	3.14
F-2	9	21	17.50	2.68
F-3	9	22	17.66	3.14
Consensus				
M-1	38	59	49.72	5.91
M-2	38	63	52.06	5.75
M-3	39	65	51.88	5.43
F-1	33	62	50.00	7.13
F-2	43	63	52.97	4.58
F-3	43.5	63	52.45	5.79
Affectional Expression				
M-1	2	12	8.30	2.17
M-2	4	12	8.72	1.97
M-3	4	12	8.64	2.05
F-1	1	12	7.95	2.55
F-2	4	12	8.94	1.98
F-3	6	12	8.89	1.60
Satisfaction				
M-1	31	46	41.22	4.36
M-2	31	47	42.44	3.71
M-3	32	49	42.20	3.89
F-1	25	48	40.86	4.91
F-2	34	48	42.68	2.87
F-3	29	48	41.97	3.99
Involvement				
M-1	.10	.78	.45	.19
M-2	.37	.90	.62	.14
M-3	.26	.88	.63	.18
F-1	.08	.80	.46	.19
F-2	.13	.90	.66	.15
F-3	.14	.90	.64	.19

Note. N = 32